

**Information to identify the case:**

Debtor 1	<u>Anthony Perez</u>		Social Security number or ITIN xxx-xx-8217
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u> </u>		EIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	<u>19-20340-JKS</u>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Anthony Perez

1/10/20

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Anthony Perez  
DebtorCase No. 19-20340-JKS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 57

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db +Anthony Perez, 650 Ridge Road, West Milford, NJ 07480-1300  
 518267536 Arrow c/o Lendup Card Services, Inc., PO Box 4517, Carol Stream, IL 60197-4517  
 518267538 +Bank of America, N.A. c/o, KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812  
 518267540 Best Buy Credit Services, PO Box 78009, Phoenix, AZ 85062-8009  
 518267542 Best Egg, PO Box 3999, St. Joseph, MO 64503-0999  
 518267547 +CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 518267545 +Carrington Mortgage Services, LLC, PO Box 3010, Anaheim, CA 92803-3010  
 518267546 +Carrington Mortgage Services, LLC, c/o KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812  
 518267551 +Estate of Adeline Perez, 650 Ridge Road, West Milford, NJ 07480-1300  
 518267552 ExxonMobil, PO Box 78072, Phoenix, AZ 85062-8072  
 518267559 FSB Blaze c/o, Blaze Mastercard, PO Box 5096, Sioux Falls, SD 57117-5096  
 518267558 FSB Blaze c/o, Blaze MasterCard, PO Box 2534, Omaha, NE 68103-2534  
 518267554 First National Credit Card, PO Box 2496, Omaha, NE 68103-2496  
 518267556 First Savings Credit Card, PO Box 2509, Omaha, NE 68103-2509  
 518267557 Fortiva Credit Card c/o Payment, Processing, PO Box 790156, St. Louis, MO 63179-0156  
 518267560 Genesis FS Card Services, PO Box 23039, Columbus, GA 31902-3039  
 518267562 Macy's, PO Box 9001094, Louisville, KY 40290-1094  
 518267563 Matrix, PO Box 6812, Carol Stream, IL 60197-6812  
 518274549 +SST as servicing agent for BEST EGG, 4315 Pickett Road,, St. Joseph, Missouri 64503-1600  
 518267566 +Teresa Allgayer, 148 Papscoe Road, Hewitt, NJ 07421-3702  
 518351822 +The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555  
 518267567 +The Build Card, PO Box 660269, Dallas, TX 75266-0269  
 518267568 +The Law Offices of Robert S. Gitmeid &, Assoc., PLLC, 11 Broadway - Suite 1515, New York, NY 10004-1318

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 11 2020 00:31:55 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 11 2020 00:31:51 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 intp +E-mail/Text: BNC@magrtrustee.com Jan 11 2020 00:32:53 Marie-Ann Greenberg, 30 Two Bridges Road, Suite 330, Fairfield, NJ 07004-1550  
 cr +EDI: RMSC.COM Jan 11 2020 04:58:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 518267535 EDI: AMEREXPRESS.COM Jan 11 2020 04:58:00 American Express, PO Box 1270, Newark, NJ 07101-1270  
 518325438 EDI: BECKLEE.COM Jan 11 2020 04:53:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 518267537 EDI: BANKAMER.COM Jan 11 2020 04:53:00 Bank of America Home Loans, PO Box 15222, Wilmington, DE 19886-5222  
 518267539 +EDI: TSYS2.COM Jan 11 2020 04:58:00 Barclay's Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
 518267541 E-mail/PDF: MarletteBKNotifications@resurgent.com Jan 11 2020 00:35:56 Best Egg, PO Box 5493, Carol Stream, IL 60197-5493  
 518267548 +E-mail/Text: bsb@bryantstatebank.com Jan 11 2020 00:32:43 CCS/Bryant State Bank, 124 West Main Street, Bryant, SD 57221-2058  
 518355729 EDI: CRFRSTNA.COM Jan 11 2020 04:58:00 CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011  
 518267544 EDI: CAPITALONE.COM Jan 11 2020 04:58:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 518267543 EDI: CAPITALONE.COM Jan 11 2020 04:58:00 Capital One Bank (USA), N.A., PO Box 6492, Carol Stream, IL 60197-6492  
 518287643 +EDI: AIS.COM Jan 11 2020 04:58:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 518380269 +EDI: CITICORP.COM Jan 11 2020 04:58:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 518267549 E-mail/PDF: creditonebknotifications@resurgent.com Jan 11 2020 00:36:56 Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500  
 518383146 EDI: Q3G.COM Jan 11 2020 04:58:00 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
 518267550 EDI: RMSC.COM Jan 11 2020 04:58:00 Discount Tire c/o Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061  
 518267553 EDI: CRFRSTNA.COM Jan 11 2020 04:58:00 Firestone c/o Credit First N.A., PO Box 81344, Cleveland, OH 44188-0344  
 518267555 +EDI: AMINFOFP.COM Jan 11 2020 04:58:00 First Premier, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145  
 518478064 +E-mail/PDF: resurgentbknotifications@resurgent.com Jan 11 2020 00:35:22 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587  
 518478063 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 11 2020 00:36:07 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 57

Date Rcvd: Jan 10, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518280854 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 11 2020 00:35:25 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
518267561 EDI: USBANKARS.COM Jan 11 2020 04:58:00 Lakeland Bank c/o Cardmember Service,  
PO Box 790408, St. Louis, MO 63179-0408  
518297279 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Jan 11 2020 00:36:44 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
518267564 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Jan 11 2020 00:36:40 Merrick Bank,  
PO Box 660702, Dallas, TX 75266-0702  
518377408 EDI: PRA.COM Jan 11 2020 04:58:00 Portfolio Recovery Associates, LLC, c/o Discount Tire,  
POB 41067, Norfolk VA 23541  
518381141 EDI: PRA.COM Jan 11 2020 04:58:00 Portfolio Recovery Associates, LLC,  
c/o Phillips 66 Credit Card, POB 41067, Norfolk VA 23541  
518376045 EDI: PRA.COM Jan 11 2020 04:58:00 Portfolio Recovery Associates, LLC,  
c/o Walmart Credit Card, POB 41067, Norfolk VA 23541  
518267565 EDI: RMSC.COM Jan 11 2020 04:58:00 Phillips 66 CO/SYNCB, PO Box 530942,  
Atlanta, GA 30353-0942  
518353896 +EDI: JEFFERSONCAP.COM Jan 11 2020 04:58:00 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
518353896 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 11 2020 00:32:15 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
518345689 EDI: Q3G.COM Jan 11 2020 04:58:00 Quantum3 Group LLC as agent for, GPCC I LLC,  
PO Box 788, Kirkland, WA 98083-0788  
518263132 +EDI: RMSC.COM Jan 11 2020 04:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
518267569 EDI: RMSC.COM Jan 11 2020 04:58:00 WalMart/Synchrony Bank, PO Box 530927,  
Atlanta, GA 30353-0927

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
518354015\* +SST as servicing agent for BEST EGG, 4315 Pickett Road,, St. Joseph, Missouri 64503-1600  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Bank of America, N.A. dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Donald V. Biase dbiase4236@gmail.com,  
dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com  
Edward P. Azar on behalf of Debtor Anthony Perez azarlawoffice@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Bank of America, N.A. rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5